IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

FRANCIS SANTIAGO,

Plaintiff,

Civil Action No. 02-4048

v.

GMAC MORTGAGE GROUP, INC., GMAC RESIDENTIAL HOLDING CORP., and GMAC MORTGAGE CORPORATION,

Defendants.

AGREED UPON STIPULATION FOR FILING ANSWER

It is hereby STIPULATED and AGREED by and between the undersigned counsel that the Answer and Affirmative Defenses of Defendants GMAC Mortgage Group, Inc., GMAC Residential Holding Corp., and GMAC Mortgage Corporation shall be filed on or before January 31, 2006.

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Attorneys for Plaintiff Francis Santiago

APPROVED and SO ORDERED this

day of

, 2006.

Honorable James Knoll Gardner